

Step 1

An applicant for barter community membership applies for membership giving the following information:



1. Type of product or service offered in trade



2. Percent of the barter offered which is cash (and the remaining percent which is product or service)



Step 2

The barter manager assigns scores to the above variables



**Step 3
(Optional)**

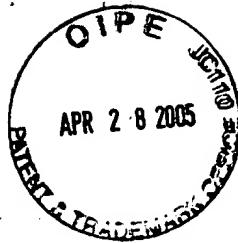
The barter manager mathematically manipulates the scores depending on the needs of the barter community and determines a barter credit score



Step 4

Credit is extended to the applicant for membership based on the barter credit score

Figure 1



Step 1

A merchant applies for membership in a barter community giving the following information:



A. The type of product or service offered



B. Percent of the barter offered which is cash (and the remaining percent which is product)

Step 2

The barter manager assigns scores based on the above variables



Step 3
(optional)

Any or all of the following variables are given by the applicant and are assigned scores by the barter manager

A. Total number of products or services listed (listings)

B. Total value of the listings

C. Average ticket price of the listings

D. Estimated monthly sales of products or services

E. Sales price of producers or services*

F. Number of years applicant has been in business

*as a percent of the lowest published price on the Internet for the same product

Step 4

The barter manager mathematically manipulates all of the assigned scores as necessary, depending on the needs of the barter community and determines a barter credit score

Figure 2

The barter manager extends credit to the applicant for membership based on the barter credit score